Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 1 of 40

Official Form 1 (4/07)				oamone		.go <u>-</u>	01 10				
U				ruptcy of Illino					Vol	untary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Tinyegenii, Geneva K				Name	of Joint	Debtor (Spous	se) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O (inclu	ther Nam de marrie	es used by the	Joint Debtor d trade names	in the last 8	years		
Last four digits of Soc. Sec./Completo	EIN or of	her Tax II	O No. (if mo	re than one, state	e all) Last f	our digits	s of Soc. Sec./0	Complete EIN	or other Ta	x ID No. (if	more than one, state all
Street Address of Debtor (No. and Str 7105 S. Champlain Apt. 2E	eet, City, a	and State):			Street	Address	of Joint Debto	or (No. and St	reet, City, an	nd State):	
Chicago, IL				ZIP Code 60619	_						ZIP Code
County of Residence or of the Princip Cook	al Place of	Business		00019	Coun	ty of Res	idence or of th	e Principal Pl	ace of Busin	ness:	<u> </u>
Mailing Address of Debtor (if different	nt from stre	eet addres	s):		Maili	ng Addre	ss of Joint Deb	btor (if differe	nt from stre	et address):	
			г	ZIP Code							ZIP Code
Location of Principal Assets of Busin (if different from street address above					<u> </u>						1
Type of Debtor			Nature	of Business			Chapte	er of Bankru	ptcy Code U	Under Whic	ch .
(Check one box) ■ Individual (includes Joint Debtors See Exhibit D on page 2 of this fo □ Corporation (includes LLC and L □ Partnership □ Other (If debtor is not one of the aborcheck this box and state type of entity	rm. LP) ve entities,	Sing in 1	U.S.C. § road kbroker modity Bro ring Bank er Tax-Exe (Check box for is a tax- er Title 26 of	eal Estate as 101 (51B)	e) anization d States	☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha		Natur (Chec consumer debts . § 101(8) as vidual primarily	for	Main Procee etition for R Nonmain Pro	ding ecognition
Filing Fee	(Check on	e box)			Chec	k one box	<u>.</u>	Chapter 11	Debtors		
 ■ Full Filing Fee attached □ Filing Fee to be paid in installmer attach signed application for the c is unable to pay fee except in inst □ Filing Fee waiver requested (appl attach signed application for the c 	ourt's cons allments. R icable to ch	ideration ule 1006(napter 7 ir	certifying t b). See Offi dividuals o	hat the debt cial Form 3A only). Must	or Check	Debtor k if: Debtor to insid k all appl A plan Accept		business debt oncontingent l s) are less tha with this petiti	or as defined de liquidated de se \$2,190,00 de lion.	d in 11 U.S. ebts (exclud 0.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Informat Debtor estimates that funds will b		for distril	oution to u	nsecured cre	editors.			THIS	S SPACE IS F	FOR COURT	USE ONLY
Debtor estimates that, after any extension will be no funde available for					ive expens	es paid,					
there will be no funds available for Estimated Number of Creditors	ı aistributi	on to uns	ecured cred	HIOFS.				4			
1- 50- 100-	200-	1,000-	5,001-	10,001-	25,001-	50,001	- OVER				
49 99 199 ■ □ □	999	5,000	10,000	25,000	50,000	100,000	0 100,000				
Estimated Assets								-			
\$0 to \$10,000 \$100,000		□ \$100 \$1 m	,001 to iillion		000,001 to 0 million		More than \$100 million				
Estimated Liabilities											
\$0 to \$50,001 \$50,000 \$100,00			,001 to illion		000,001 to 0 million		More than \$100 million				

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main

Official Form	1 (4/07)	Page 2 01 40	FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s): Tinyegenii, Geneva K	
(This page mu	ust be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within La		dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, o	r Affiliate of this Debtor (If more tha	an one, attach additional sheet)
Name of Debt	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B al whose debts are primarily consumer debts.)
forms 10K a	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available rtify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Damita G. Buffington Signature of Attorney for Debtor(Damita G. Buffington 62.	
	Ex	hibit C	
	or own or have possession of any property that poses or is alleged t Exhibit C is attached and made a part of this petition.	o pose a threat of imminent and identifiab	le harm to public health or safety?
		hibit D	F 111 (D)
-	leted by every individual debtor. If a joint petition is filed, e D completed and signed by the debtor is attached and made	-	a separate Exhibit D.)
If this is a join		e a part of this petition.	
· ·	D also completed and signed by the joint debtor is attached	and made a part of this petition.	
	Information Regardi	ing the Debtor - Venue	
_	•	applicable box)	
	Debtor has been domiciled or has had a residence, princi days immediately preceding the date of this petition or fo		
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending	g in this District.
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or asse proceeding [in a federal or state court] in this District, or sought in this District.	ts in the United States but is a defend-	ant in an action or
	Statement by a Debtor Who Reside (Check all ap	s as a Tenant of Residential Proper plicable boxes)	ty
	Landlord has a judgment against the debtor for possession	•	l, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, a permitted to cure the entire monetary default that gave ris possession was entered, and		
	Debtor has included in this petition the deposit with the cafter the filing of the petition.	ourt of any rent that would become d	ue during the 30-day period

Document

Entered 11/16/07 13:47:51 Desc Main Page 3 of 40

Tinyegenii, Geneva K

FORM B1, Page 3

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Geneva K Tinyegenii

Signature of Debtor Geneva K Tinyegenii

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 16, 2007

Date

Signature of Attorney

X /s/ Damita G. Buffington

Signature of Attorney for Debtor(s)

Damita G. Buffington 6228924

Printed Name of Attorney for Debtor(s)

Damita Buffington & Associates, LLC

Firm Name

1525 E. 53rd St. Suite 622 Chicago, IL 60615

Address

Email: Bknotices@ChicagoElimidebt.com 773-667-0280 Fax: 773-667-0290

Telephone Number

November 16, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{v}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 4 of 40

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Geneva K Tinyegenii		Case No.	
		Debtor(s)	 Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Page 5 of 40 Document

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under nepalty of perjury that the information provided above is true and correct

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Geneva K Tinyegenii	
	Geneva K Tinyegenii	

Date: November 16, 2007

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 6 of 40

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Geneva K Tinyegenii		Case No	
-		Debtor		
			Chapter	7
			1	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		21,984.02	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,240.41
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,260.00
Total Number of Sheets of ALL Schedu	ıles	17			
	To	otal Assets	800.00		
			Total Liabilities	21,984.02	

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 7 of 40

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Geneva K Tinyegenii		Case No		
_		, Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,240.41
Average Expenses (from Schedule J, Line 18)	1,260.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,217.92

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		21,984.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		21,984.02

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 8 of 40

Form	В6А
(10/03	5)

In re	Geneva K Tinyegenii	Case No	
_			
		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 9 of 40

Form	B6 l
(10/04	27

In re	Geneva K Tinyegenii	Case No.	
-		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Harris	Bank Checking>>> No Cash Value	-	0.00
3.	Security deposits with public utilities, telephone companies,	Danny	/ Landlord>>> No cash value	-	0.00
	landlords, and others.	Peopl	es Gas>>> No cash value	-	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous household items	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Neces	sary wearing apparel	-	300.00
7.	Furs and jewelry.	x			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	New Y	ork Life Term>>> No cash value	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Total (Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 10 of 40

Form B6B (10/05)

In re	Geneva K Tinyegenii	Case No.	
	, 0		_

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(T	Sub-Totate otal of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 11 of 40

Form B6B (10/05)

In re	Geneva K Tinyegenii	Case No.
		,

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 800.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 12 of 40

Form	B6C
(4/07)	

In re	Geneva K Tinyegenii	Case No	
_		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous household items	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00

Total: 800.00 800.00

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Page 13 of 40 Document

Official Form 6D (10/06)

In re	Geneva K Tinyegenii		Case No.	
		Debtor	.,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold	mg	SCC	area ciains to report on this schedule D.					
ODEDITORIO NAME	Ç	Нι	sband, Wife, Joint, or Community	C	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	HZMDZ-HZOD	OZI_GO_D <fud< td=""><td>SPUFED</td><td>CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL</td><td>UNSECURED PORTION, IF ANY</td></fud<>	SPUFED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.	T	T		П				
			Value \$					
Account No.								
			Value \$					
Account No.	1							
			Value \$					
continuation sheets attached				ubt	ota	ı		
continuation sheets attached			(Total of the	nis Į	oag	e)		
			(Report on Summary of Sc		ota ule	- 1	0.00	0.00

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 14 of 40

Official Form 6E (4/07)

In re	Geneva K Tinyegenii		Case No.	
-		D 1.		
		Debtor		

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 15 of 40

Official Form 6F (10/06)

In re	Geneva K Tinyegenii	Case No.	_
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

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CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H		I N G E	Z ぴ D	DISPUTED	AMOUN	T OF CLAIM
Account No. 8804		Г	2007	7 F	A T E			
Creditor #: 1 Ameri Cash Loans 1513 E. 53rd St. Chicago, IL 60615		-	Unsecured loan		סר			1,549.08
Account No. xxxxxxxxxxxx6931		├	Opened 7/19/07 Last Active 9/12/07	\dashv		\vdash		
Creditor #: 2 American General Finan 1616 W 47th St Chicago, IL 60609		-	HouseholdGoodsAndOtherCollateralAuto					1,972.00
Account No. xxxxxxxxxxx7315		Г	Opened 6/15/01 Last Active 12/19/05	\Box	П	Γ		
Creditor #: 3 Arizona Mail Order 3740 E 34th St Tucson, AZ 85713		-	CreditCard					
						L		100.00
Account No. xxxxxxx0364 Creditor #: 4 Chrysler Credit Po Box 8065 Royal Oak, MI 48068		-	Opened 5/23/03 Last Active 9/18/07 Automobile					8,949.00
4 continuation sheets attached			(Total of t	Subt				12,570.08

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 16 of 40

Official Form 6F (10/06) - Cont.

In re	Geneva K Tinyegenii		Case No	
_		Debtor		

	1^	T	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 ~	T	1~	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1663			Opened 12/22/99 Last Active 8/19/07	٦т	A T E		
Creditor #: 5 Cms-cardworks 101 Woodbury Park West Woodbury, NY 11803		-	CreditCard		D		2,148.00
Account No. xxxxxx6034	╀	┝	2007	+	╀	+	
Creditor #: 6 ComEd Bill Payment Center Chicago, IL 60668-0001		-	Utilities				
							100.00
Account No. xxxxx2187 Creditor #: 7 First Cash Advance 1916 E. 95th St. Chicago, IL 60617		-	2007 Unsecured Ioan				585.00
Account No. xxxxxxxxxxx7790	t	H	Opened 8/27/03 Last Active 8/23/07	\dagger	t	T	
Creditor #: 8 First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		-	CreditCard				390.00
Account No. xxxxxx4630	t		Opened 10/28/06 Last Active 8/10/07	\dagger	T	T	
Creditor #: 9 HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	CreditCard				404.00
Sheet no1 of _4 sheets attached to Schedule of			ı	Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,627.00

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 17 of 40

Official Form 6F (10/06) - Cont.

In re	Geneva K Tinyegenii	Case No.	
_		Debtor	

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	(- - ((CONTINGEN	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0581 Creditor #: 10 Hsbc/carsn Po Box 15521 Wilmington, DE 19805	-	Opened 11/18/00 Last Active 7/24/07 ChargeAccount		Т	A T E D		334.00
Account No. xxxxxxxxxxxxx3584 Creditor #: 11 Imagine/fbofd 6 Concourse Pkwy Ne FI 2 Atlanta, GA 30328	-	Opened 7/11/07 Last Active 10/08/07 CreditCard					284.00
Account No. xx8590 Creditor #: 12 Jc Penney Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005	-	Opened 7/18/04 Last Active 7/23/07 ChargeAccount					1,081.00
Account No. xxxxxxxxx9720 Creditor #: 13 Mcydsnb 9111 Duke Blvd Mason, OH 45040	-	Opened 5/01/00 Last Active 9/06/07 ChargeAccount					250.00
Account No. xx0365 Creditor #: 14 Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641	_	Opened 6/10/04 Last Active 12/01/05 Unsecured					353.00
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		(Total	Su of thi			- 1	2,302.00

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 18 of 40

Official Form 6F (10/06) - Cont.

In re	Geneva K Tinyegenii		Case No.	
_		Debtor		

					_		
CREDITOR'S NAME,	000	Г	band, Wife, Joint, or Community		U N L	DIC	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I N G E N	10	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxx7575		\dashv	2007	⊣ ہٰ	Ā		
Creditor #: 15		- 1	Collection		<u></u>		
Omnium Worldwide, Inc.							
c/o At&t	ı,	-					
PO Box 956842 Saint Louis, MO 63195							
Camit Louis, ind 60100							600.00
Account No. xxxxxx71-00		- 1	2007	$^{+}$	t	†	
Creditor #: 16			Unsecured loan				
PayDay Loan							
c/o Devon Financial Services, Inc. 6414 N. Western Ave.	ď	-					
Chicago, IL 60645							
							231.00
Account No. xxx-xxx1601			2007	Ť	T		
Creditor #: 17			Unsecured loan				
QC Financial Services, Inc. 8202 Stony Island Ave.		_					
Chicago, IL 60617							
							923.82
Account No. xxxxxxxx7843			Opened 7/04/04 Last Active 9/26/07				
Creditor #: 18 Sams Club			ChargeAccount				
Ge Consumer Finance	.	-					
Po Box 103104							
Roswell, GA 30076							
							318.00
Account No. PDxxx-xxxxx-xxxx0003			2007				
Creditor #: 19			Unsecured loan				
The Payday Loan Store of Illinois 1215 E. 87th St.	.	-					
Chicago, IL 60619							
						\perp	558.42
Sheet no. 3 of 4 sheets attached to Schedule of				Sub			2,631.24
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	2,001124

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Page 19 of 40 Document

Official Form 6F (10/06) - Cont.

In re	Geneva K Tinyegenii	Case No	
_		Debtor	

							_	
CREDITOR'S NAME,	000		Isband, Wife, Joint, or Community		U N	D		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		NT I NGEN	l D	D I S P U T E D	: 1	AMOUNT OF CLAIM
Account No. PDxxx-xxxxx-xxxx0001			2007	٦Т	ΙT		Γ	
Creditor #: 20 The Payday Loan Store of Illinois 2132 E. 71st St. Chicago, IL 60649		-	Unsecured Ioan		E D			642.70
A (N. 1999)	╀	\vdash	One and 0/00/04 Least Astine 0/40/07	+	╀	╀	+	
Account No. xxxxxxxxxxxxxx9292 Creditor #: 21 Victoria's Secret Po Box 182125 Columbus, OH 43218		-	Opened 8/20/04 Last Active 9/10/07 ChargeAccount					
								123.00
Account No. xxxxxx3206	t		Opened 3/30/06 Last Active 9/10/07	t	T	t	+	
Creditor #: 22 Wfnnb/ashley Stewart 220 W Schrock Rd Westerville, OH 43081		-	ChargeAccount					
								88.00
Account No.	-							
Account No.	T			T	T	t	1	
Sheet no4 of _4 sheets attached to Schedule of				Sub				853.70
Creditors Holding Unsecured Nonpriority Claims			(Total of) 	
			(Report on Summary of So		Fota dule		,	21,984.02

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 20 of 40

Form	B60
(10/0.5)	5)

In re	Geneva K Tinyegenii	Case No.	
-		Debtor	
		Debtor	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 21 of 40

Form	В6Н
$(10/0)^4$	5)

In re	Geneva K Tinyegenii	Case No	
_			
		Debtor	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 22 of 40

Official Form 6I (10/06)

In re	Geneva K Tinyegenii		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

Debtor's Marital Status:	OR AND SP							
Beotor's Wartan Status.	RELATIONSHIP(S):	AGE(S):						
Divorced	None.							
Employment:	DEBTOR		SPOUSE					
Occupation	CNA							
Name of Employer	All-Ways Caring							
How long employed	12 1/2 years							
Address of Employer	2650 W. Albion							
	Chicago, IL 60606							
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR	S	POUSE			
	and commissions (Prorate if not paid monthly)	\$	1,029.41	\$	N/A			
2. Estimate monthly overtime		\$	0.00	\$	N/A			
3. SUBTOTAL		\$	1,029.41	\$	N/A			
A LEGG DAMBOLL DEDUCE	ONG							
4. LESS PAYROLL DEDUCTI a. Payroll taxes and social		•	195.00	\$	N/A			
b. Insurance	security	Φ —	0.00	φ	N/A			
c. Union dues		Φ	0.00	Φ	N/A			
		φ <u> </u>	0.00	\$	N/A			
d. Other (Specify):		φ	0.00	φ	N/A			
		» —	0.00	<u> Ф</u>	IN/A			
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	195.00	\$	N/A			
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	834.41	\$	N/A			
7. Regular income from operation	on of business or profession or farm (Attach detailed stateme	nt) \$	0.00	\$	N/A			
8. Income from real property	•	\$	0.00	\$	N/A			
9. Interest and dividends		\$	0.00	\$	N/A			
10. Alimony, maintenance or su that of dependents listed ab	pport payments payable to the debtor for the debtor's us	e or \$	0.00	\$	N/A			
11. Social security or governme		Ψ	0.00	Ψ	14,71			
(Specify): Social Secur		\$	406.00	\$	N/A			
		\$	0.00	\$	N/A			
12. Pension or retirement incom	ne e	\$	0.00	\$	N/A			
13. Other monthly income								
(Specify):		\$	0.00	\$	N/A			
		\$	0.00	\$	N/A			
14. SUBTOTAL OF LINES 7 T	THROUGH 13	\$	406.00	\$	N/A			
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	1,240.41	\$	N/A			
	IONTHLY INCOME: (Combine column totals obtor repeat total reported on line 15)		\$	1,240.41				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Page 23 of 40 Document

Official Form 6J (10/06)

In re	Geneva K Tinyegenii		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fa	amily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compleexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	510.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	0.00
c. Telephone	\$	60.00
d. Other See Detailed Expense Attachment	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	200.00
5. Clothing	\$	15.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	4	05.00
a. Homeowner's or renter's	\$	25.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	»	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	ф	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	50.00
Other Postage/Bank charges/Miscellaneous Fees	\$	10.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,260.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,240.41
b. Average monthly expenses from Line 18 above	\$	1,260.00
c. Monthly net income (a. minus b.)	\$	-19.59

	Case 07-21000	DOC T	Filed 11/10/07	Fureien TT/To/	77 13.47.51	Desc Main	
			Document	Page 24 of 40			
Official Fo	rm 6J (10/06)			G			
In re	Geneva K Tinyegenii				Case No.		
				Debtor(s)	_		
	SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)						
	SCHEDULE	J. CUKN			IDUAL DEI	DIOK(S)	
			Detailed Expe	nse Attachment			
Other U	<u> Jtility Expenditures:</u>						
cable						\$	35.00
Interne	et					\$	25.00
Total (Other Utility Expenditure	es				\$	60.00

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 25 of 40

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Geneva K Tinyegenii			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	CONCERN	ING DEBTOR	R'S SCHEDUL	ES
	DECLARATION UNDER	R PENALTY (OF PERJURY BY	INDIVIDUAL DI	EBTOR
	I declare under penalty of perjury				
Date	November 16, 2007	Signature	/s/ Geneva K Tingeoneva K Tinge	<u> </u>	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 26 of 40

Official Form 7 (04/07)

United States Bankruptcy Court Northern District of Illinois

In re	Geneva K Tinyegenii	Case No.		
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$10,075.00 2007 Employment \$13,624.00 2006 Employment \$11,737.00 2005 Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT OF CUSTODIAN CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DESCRIPTION AND DATE OF GIFT

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE GreenPath 38505 Country Club Dr., #210 Farmington, MI 48331-3429

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 10-2-07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$95.00

Damita Buffington & Associates, LLC 11-7-07

1525 E. 53rd St. Suite 622

Chicago, IL 60615

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 29 of 40

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Page 31 of 40 Document

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS**

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

None

NAME ADDRESS 6

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 16, 2007

Signature /s/ Geneva K Tinyegenii

Geneva K Tinyegenii

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 33 of 40

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Geneva K Tinyegenii			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBTO	OR'S STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liab	ilities which includes deb	ts secured by property o	f the estate.		
	I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.					
☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:						
Descri	iption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NONE-				, ,	,	
Proper	·	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		1
-NOI	NE-					
Date	November 16, 2007	Signature	/s/ Geneva K Tinye			
			Geneva K Tinyegen Debtor	ii		

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 34 of 40
United States Bankruptcy Court
Northern District of Illinois

In re	Geneva K Tinyegenii		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	ATION OF ATTO	RNEY FOR DE	BTOR(S)
С	dursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the filing of e rendered on behalf of the debtor(s) in contemplation of or	of the petition in bankrupto	cy, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	895.00
	Prior to the filing of this statement I have received		\$	895.00
	Balance Due		\$	0.00
2. \$	299.00 of the filing fee has been paid.			
3. Т	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	■ I have not agreed to share the above-disclosed compensa	ation with any other persor	n unless they are memb	ers and associates of my law firm.
Ī	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
a b c	n return for the above-disclosed fee, I have agreed to render Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, stateme Representation of the debtor at the meeting of creditors a [Other provisions as needed] Negotiations with secured creditors to reduce reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	gadvice to the debtor in de nt of affairs and plan whic and confirmation hearing, a ace to market value; ex as needed; preparatio	termining whether to f h may be required; and any adjourned hear temption planning;	ile a petition in bankruptcy; ings thereof; preparation and filing of
7. E	By agreement with the debtor(s), the above-disclosed fee door Representation of the debtors in any discharany other adversary proceeding.	es not include the followin argeability actions, jud	g service: licial lien avoidance	es, relief from stay actions or
	C	ERTIFICATION		
	certify that the foregoing is a complete statement of any againkruptcy proceeding.	reement or arrangement fo	r payment to me for re	presentation of the debtor(s) in
Dated	November 16, 2007	/s/ Damita G. Bu	ffington	
		Damita G. Buffin		
		1525 E. 53rd St.	on & Associates, Ll	.6
		Suite 622		
		Chicago, IL 6061 773-667-0280 F	15 ax: 773-667-0290	
			cagoElimidebt.com	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-21600 Doc 1 Filed 11/16/07 Entered 11/16/07 13:47:51 Desc Main Document Page 36 of 40

B 201 (04/09/06)

Damita G. Buffington 6228924

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Damita G. Buffington

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date							
Address:									
1525 E. 53rd St.									
Suite 622									
Chicago, IL 60615									
773-667-0280	773-667-0280								
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.									
Geneva K Tinyegenii	X /s/ Geneva K Tinyegenii	November 16, 2007							
Printed Name(s) of Debtor(s)	Signature of Debtor	Date							
Case No. (if known)	X								

November 16, 2007

United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois						
In re	Geneva K Tinyegenii		Case No.			
		Debtor(s)	Chapter 7			
	VE	CRIFICATION OF CREDITOR M	ATRIX			
		Number of	Creditors:	22		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to t	he best of my		
Date:	November 16, 2007	/s/ Geneva K Tinyegenii Geneva K Tinyegenii Signature of Debtor				

Ameri Cash Loans 1513 E. 53rd St. Chicago, IL 60615

American General Finan 1616 W 47th St Chicago, IL 60609

Arizona Mail Order 3740 E 34th St Tucson, AZ 85713

Chrysler Credit Po Box 8065 Royal Oak, MI 48068

Cms-cardworks 101 Woodbury Park West Woodbury, NY 11803

ComEd
Bill Payment Center
Chicago, IL 60668-0001

First Cash Advance 1916 E. 95th St. Chicago, IL 60617

First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc/carsn Po Box 15521 Wilmington, DE 19805

Imagine/fbofd
6 Concourse Pkwy Ne Fl 2
Atlanta, GA 30328

Jc Penney Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641

Omnium Worldwide, Inc. c/o At&t PO Box 956842 Saint Louis, MO 63195

PayDay Loan c/o Devon Financial Services, Inc. 6414 N. Western Ave. Chicago, IL 60645

QC Financial Services, Inc. 8202 Stony Island Ave. Chicago, IL 60617

Sams Club Ge Consumer Finance Po Box 103104 Roswell, GA 30076

The Payday Loan Store of Illinois 1215 E. 87th St. Chicago, IL 60619

The Payday Loan Store of Illinois 2132 E. 71st St. Chicago, IL 60649

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